

THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE:	§	
	§	
STEVEN RAY CHAMBERLIN	§	CASE NO. 24-40482-R
XXX-XX-6127	§	
1900 COVEY GLEN	§	CHAPTER 13
MCKINNEY, TX 75072	§	
	§	
DEBTOR	§	

TRUSTEE'S REPORT FOR CONFIRMATION AND WITNESS AND EXHIBIT LIST

TRUSTEE'S REPORT FOR CONFIRMATION

Attorney for Debtor: LEINART LAW FIRM

Trustee: CAREY D. EBERT

Plan filed on: April 17, 2024

Confirmation Hearing: June 12, 2024

Applicable Commitment Period: 60

I. Budget Information

A. Monthly income:

Debtor	\$	0.00
Joint Debtor	\$	0.00
Other	\$	21,605.44
Total	\$	21,605.44
Expenses	\$	11,274.19
Difference	\$	10,331.25

B. Monthly plan payments *

\$2,835.00	for 6 months =	\$	17,010.00
\$2,845.00	for 54 months =	\$	153,630.00

II. Analysis of Plan

A. Monthly plan payment	*
B. Plan duration in months	60
C. Total to be paid into plan	\$ 170,640.00
D. Administrative allowance (10% of total to be paid into plan)	\$ 17,064.00
E. Net available to creditors	\$ 153,576.00

The Plan proposes the following treatment of the listed claims:

Creditor	Proposed Principal Amount	Rate	Term	Monthly Payment	Total
<u>TREATMENT OF SECURED CLAIMS:</u>					
Section 3.1 - Post Petition Home Mortgage Claims					
RUSHMORE LOAN MANAGEMENT SERV HOMESTEAD (Debtor is disbursing agent)	\$0.00	0.00		\$2,469.55	\$0.00
COLLIN COUNTY TAX ASSESSOR/COLLE 2024 PROPERTY TAXES (Debtor is disbursing agent)	\$0.00	0.00		\$0.00	\$0.00
Section 3.2 - Cure Claims					
RUSHMORE LOAN MANAGEMENT SERV MORTGAGE ARREARS	\$130,000.00	0.00	1-60	\$0.00	\$130,000.00
TOTAL PAID TO SECURED CLAIMS:					\$ 130,000.00

TREATMENT OF ADMINISTRATIVE EXPENSES, DSO CLAIMS AND OTHER PRIORITY CLAIMS:

Section 4.3 - Attorney Fees:

LEINART LAW FIRM DEBTOR ATTORNEY	\$5,500.00	0.00		\$0.00	\$5,500.00
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Section 4.6 - Priority Claims - Taxes and Other Priority Claims Excluding Attorney Fees and DSO

INTERNAL REVENUE SERVICE 2016, 2018 & 2021-2023 TAXES	\$11,268.81	0.00	1-60	\$0.00	\$11,268.81
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TOTAL PAID TO PRIORITY AND SPECIALLY CLASSIFIED UNSECURED CLAIMS: \$ 16,768.81

Section 5.2 - General Unsecured Claims

Allowed nonpriority unsecured claims shall comprise a single class of creditors and will be paid:

- ☒ 100% + interest
☐ 100% + interest with no future modifications to treatment under this section
☐ Pro Rata Share of all funds remaining after payment of all secured , priority, and specially classified unsecured claims .

Debtor Non Exempt Property	\$69,235.93
Trustee Asserted Non Exempt Property	\$69,235.93

TOTAL PAID TO PRIORITY, SPECIALLY CLASSIFIED UNSECURED AND SECURED CLAIMS:	\$146,768.81
AMOUNT AVAILABLE TO UNSECURED CLAIMS:	\$6,807.19
PROJECTED DISPOSABLE INCOME AMOUNT UNDER 11 USC §1325(b):	\$584,557.80

The Trustee objects to confirmation on the following grounds:

- The Debtor has not tendered to the Chapter 13 Trustee the following documents:
 - Current declaration regarding status of post-petition obligations. (TXEB Local Form 3015-c)
- Order should reflect only box 3 checked off on Part 3 §3.1
- Order should reflect the debt maturing information in §3.2
- Debtor has not committed all disposable income pursuant to 11 U.S.C. § 1325(b)(1)(B) and must either pay all disposable income or pay creditors 100% pursuant to 11 U.S.C. § 1325(b)(1)(A).

WITNESS AND EXHIBIT LIST

The Trustee reserves the right to call as a witness any or all of the following listed persons in relation to confirmation:

1. Carey D. Ebert
3. Len L. Nary
4. Debtor
5. Any witness designated by other party

The Trustee reserves the right to introduce into evidence any or all of the following:

1. Copy of the Trustee's Confirmation Report, Witness and Exhibit List
2. Copies of any schedules or pleadings as filed herein by the Debtor or any other party
3. Copies of any Proof of Claim as filed herein by any creditor or other party
4. Copies of any Chapter 13 Plan and amendments thereof filed herein by the Debtor
5. Copy of the latest computer printout from the Trustee's office representing the Chapter 13 Plan payments received by the Trustee from the Debtor
6. If the Debtor is self-employed, the Debtor's monthly operating reports or profit and loss statements provided to the Trustee
7. Copies of the Debtor's prior years' tax returns as provided to the Trustee
8. Copy of Required Amendments sheet from the §341 Meeting of Creditors
9. Copy of any other document produced by the Debtor at the §341 Meeting of Creditors, or subsequently produced by the Debtor to the Trustee
10. Copy of the current issue of the Dallas/Fort Worth Metroplex Apartment Guide and/or copies of current reports from www.apartmentratings.com
11. Reports from news media sources for the DFW Metroplex
12. Copies of any other exhibits designated by any other party

Copies of these exhibits will be provided by the Trustee upon request by any party.

Respectfully submitted,

/s/ Carey D. Ebert

Carey D. Ebert, TBN 05332500
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CERTIFICATE OF SERVICE

This is to certify the foregoing has been served on: (a) the parties listed below by either first class mail, the Court's electronic filing system (ECF), or by electronic means the recipient has consented to in writing; (b) all other parties receiving ECF notice; and (c) on any other party as listed in any additional certificate of service filed in connection with this pleading.

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BARRETT DAFFIN ET AL
4004 BELT LINE ROAD
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ADDISON, TX 75001

Dated: June 03, 2024

/s/ Carey D. Ebert
Office of the Standing Chapter 13 Trustee